

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

In re:

LIZETTE ALEJANDRO PENA

Debtor(s)

Case No.21-00066-ESL

Chapter 7

AMENDMENT TO SCHEDULES

DEBTOR, by and through the undersigned attorney herein respectfully moves this Honorable to AMEND SCHEDULES and is support thereof respectfully STATES, ALLEGES, and PRAYS as follows:

- 1. SCHEDULE A/B: TO ADD INFORMATION IN LINE 1.2, 3.1, 16, 17 AND 32.**
- 2. SCHEDULE C: TO CORRECT EXEMPTIONS.**
- 3. SCHEDULE I: TO CORRECT INFORMATION IN LINE 5a, 5g, 5h and 8h.**
- 4. SCHEDULE J: TO CORRECT INFORMATION IN LINE 4, 4c, 6d, 7, 9, 10, 11, 14, 17c, 17d AND 14.**

CERTIFICATE OF SERVICE: I hereby certify that on this same date, I electronically filed the above document with the Clerk of the Court using the CM/ECF system, which will send notification, upon information and belief, of such filing to the following: CHAPTER 13 TRUSTEE AND THE UNITED STATES TRUSTEE and to all CM/ECF participants.

RESPECTFULLY SUBMITTED.

In San Juan, Puerto Rico this 22nd day of July 2021.

The Batista Law Group, PSC

Jesus E. Batista Sanchez, Esq.

Attorney for Debtors

PO BOX 191059

SAN JUAN, P.R. 00919

Telephone: (787) 620.2856

Facsimile: (787) 777.1589

E-mail: jeb@batistasanchez.com

/s/ Jesus E. Batista Sánchez, Esq.

USDC-PR No. 227014

Fill in this information to identify your case:

Debtor 1	LIZETTE ALEJANDRO PENA		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO, SAN JUAN DIVISION		
Case number (if known)	<u>21-00066</u>		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ LIZETTE ALEJANDRO PEÑA

LIZETTE ALEJANDRO PENA

Signature of Debtor 1

Date July 22, 2021

X

Signature of Debtor 2

Date _____

Fill in this information to identify your case and this filing:

Debtor 1	LIZETTE ALEJANDRO PENA	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	Last Name	
	First Name	Middle Name
Last Name		
United States Bankruptcy Court for the: <u>DISTRICT OF PUERTO RICO, SAN JUAN DIVISION</u>		
Case number	<u>21-00066</u>	

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.
 Yes. Where is the property?

1.1

PASEO DE LA CEIBA D3 CALLE ARCE

Street address, if available, or other description

JUNCOS **PR** **00777-0000**

City State ZIP Code

County

What is the property? Check all that apply

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$135,000.00 Current value of the portion you own? \$135,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee Simple

Check if this is community property
(see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

RESD. PROP ON 540 S/M LOT PASEO DE LA CEIBA JUNCOS PR 3B/2.5B RECORDER @PAGE 89 VOL 405 LOT 15,176 CAGUAS. USED PURCHASE PRICE AS VALUE, ALTHOUGH MORE RECENT SALES ARE LOWER. HOMESTEAD CLAIMED UNDER LAW 95 UPON PURCHASE.

Debtor 1 ALEJANDRO PENA, LIZETTECase number (if known) 21-00066**If you own or have more than one, list here:**

1.2

**URB LOS LIRIOS
A10 BARRIO LOS LIRIOS**

Street address, if available, or other description

Juncos PR 00777

City State ZIP Code

JUNCOS

County

What is the property? Check all that apply

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
<u>\$70,500.00</u>	<u>\$70,500.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee Simple

Check if this is community property
(see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another _____

Other information you wish to add about this item, such as local property identification number:

**RESIDENTIAL PROPERTY RENTED ON 312 S/M LOT W/ 3B/1B JUNCOS
PR RECORDED @ PAGE 65 VOL 288 JUNCOS LOT 10,915 CAGUAS. NET
EQUITY WILL BE VIRTUALLY CONSUMED W/ TRUSTEE COMISSION,
CLOSING COSTS & FEES, REALTOR %, ETC. AS PER LV ANALYSIS
ATTACHED HEREIN.**

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$205,500.00**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes3.1 Make: Dodge**Who has an interest in the property? Check one**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Model: Durango 2WD

- Debtor 1 only

Year: 2011

- Debtor 2 only

Approximate mileage: 100000

- Debtor 1 and Debtor 2 only

Other information:

- At least one of the debtors and another _____

**POSSESSORY INTEREST ONLY.
VEHICLE OWNED BY THIRD
PARTY.**

Check if this is community property
(see instructions)

Current value of the entire property?	Current value of the portion you own?
---------------------------------------	---------------------------------------

\$0.00

Current value of the entire property?	Current value of the portion you own?
---------------------------------------	---------------------------------------

\$0.00**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

 No Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$0.00**Part 3: Describe Your Personal and Household Items**

Debtor 1 ALEJANDRO PENA, LIZETTECase number (if known) 21-00066**Do you own or have any legal or equitable interest in any of the following items?**

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings*Examples:* Major appliances, furniture, linens, china, kitchenware No Yes. Describe.....**LIVING ROOM SET, DINING ROOM SET, STOVE, WASHER, DRYER, MICROWAVE, FRIDGE, KITCHEN UTENSILS, PAND & POTS, ETC****\$4,000.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No Yes. Describe.....**3 TV, SMARTPHONE, PC & PRINTER, TABLET****\$2,000.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.....**CLOTHING****\$2,500.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....**GOLD EARRINGS & CHAIN, WATCH, BRACELET****\$1,000.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses No Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$9,500.00**

Debtor 1 ALEJANDRO PENA, LIZETTE

Case number (if known) 21-00066**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

16. Cash*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes.....

CASH ON HAND	\$75.00
---------------------	----------------

17. Deposits of money*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Yes.....

Institution name:

JOIN CHECKING ACCT #1419 BANCO ORIENTAL JOINT ACCT W/ HECTOR LOZADA	\$508.00
---	-----------------

17.1. Checking Account

CHECKING ACCT #5072 COOP A/C LAS PIEDRAS FUNDS ARE FROM DAUGHTER'S SOCIAL SECURITY BENEFITS	\$4,350.90
--	-------------------

17.2. Checking Account

BANCO POPULAR PUERTO RICO CHECKING ACCT #2671 DIRECT DEPOSIT SALARY. CHECKS IN TRANSIT #128 & #129 & OTHER TRANSACTIONS IN TRANSIT AT PETITION DATE HAVE BEEN REDUCED TO REACH TRUE BALANCE AS OF PETITION DATE	\$1,084.57
---	-------------------

17.3. Checking Account

SAVINGS ACCT #4953 CFSE COOP FROM SAVINGS DEBITED FROM SALARY @ \$170 MONTHLY	\$1,050.68
--	-------------------

17.4. Savings Account

AEELA CREDIT UNION DIVIDENDS & DEPOSITS	\$16,011.66
--	--------------------

17.5. Other Financial Account

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

Debtor 1 ALEJANDRO PENA, LIZETTECase number (if known) 21-00066**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.Type of account:
Pension Plan

Institution name:

**RETIREMENT AMOUNT ACCRUED DURING
19 YEARS OF SERVICE****\$29,686.00****22. Security deposits and prepayments***Your share of all unused deposits you have made so that you may continue service or use from a company**Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**2020 ESTIMATED I/T REFUND IF ANY
REFUND IS REC'D FOR 2020,
PORTION NOT EXEMPT WILL BE
TURNED OVER TO TRUSTEE UPON
REQUEST****State****\$366.00****29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information..

Debtor 1 ALEJANDRO PENA, LIZETTECase number (if known) 21-00066**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

 No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:

**AEELA UNMATURED LIFE
INSURANCE POLICY
\$15,000- NO SURRENDER VALUE
BENEFICIARY/CHILDREN**

CHILDREN**\$0.00****32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information..

**1/3 OF 1/2 UNDIVIDED HEREDITARY INTEREST IN
RESIDENTIAL PROP ON 609 S/M LOT W/ 3B/2.5B SHARED
WITH WIDOWER VALUED @ APPROX 130,000 LESS
MORTGAGE OF 74,412. NO DH FOR ESTATE OF M. PENA.
UNDER 2020 CIVIL CODE WIDOWER HAS RIGHT TO
REMAIN IN POSSESSION OF PROPERTY UNTIL HIS DEATH.
PARTITION & LIQUIDATION COST & EXPENSES & \$363
PROCEEDING WILL LIKELY EXCEED ANY BENEFIT TO
ESTATE. NOT POE UNDER PROBATE EXCEPTION.**

\$4,250.00**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

 No Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim.....**35. Any financial assets you did not already list** No Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for
Part 4. Write that number here.....**

\$57,382.81**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?** No. Go to Part 6. Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?** No. Go to Part 7. Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

Debtor 1 ALEJANDRO PENA, LIZETTECase number (if known) 21-00066**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

 No Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$205,500.00
56. Part 2: Total vehicles, line 5	\$0.00	
57. Part 3: Total personal and household items, line 15	\$9,500.00	
58. Part 4: Total financial assets, line 36	\$57,382.81	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$66,882.81	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$272,382.81

<p>FROM: Jose J. Pacheco Carrasquillo José J. Pacheco Carrasquillo - EPA720-RC34 Corrientes Dev. CO-31 Rio Grande St Trujillo Alto, PR 00976 Telephone Number: (787) 616-8188 Fax Number:</p> <p>TO: Universal Properties Lizette Alejandro Pena A-10 1 St Lirios Juncos, PR E-Mail: Telephone Number: Fax Number: Alternate Number:</p>	<p>INVOICE</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="background-color: #cccccc;">INVOICE NUMBER</td> </tr> <tr> <td colspan="2">21194</td> </tr> <tr> <td colspan="2" style="background-color: #cccccc;">DATES</td> </tr> <tr> <td>Invoice Date:</td> <td>05/04/2021</td> </tr> <tr> <td>Due Date:</td> <td></td> </tr> <tr> <td colspan="2" style="background-color: #cccccc;">REFERENCE</td> </tr> <tr> <td>Internal Order #:</td> <td>21194</td> </tr> <tr> <td>Lender Case #:</td> <td></td> </tr> <tr> <td>Client File #:</td> <td></td> </tr> <tr> <td>FHA/VA Case #:</td> <td></td> </tr> <tr> <td>Main File # on form:</td> <td>21194</td> </tr> <tr> <td>Other File # on form:</td> <td></td> </tr> <tr> <td>Federal Tax ID:</td> <td></td> </tr> <tr> <td>Employer ID:</td> <td></td> </tr> </table>	INVOICE NUMBER		21194		DATES		Invoice Date:	05/04/2021	Due Date:		REFERENCE		Internal Order #:	21194	Lender Case #:		Client File #:		FHA/VA Case #:		Main File # on form:	21194	Other File # on form:		Federal Tax ID:		Employer ID:	
INVOICE NUMBER																													
21194																													
DATES																													
Invoice Date:	05/04/2021																												
Due Date:																													
REFERENCE																													
Internal Order #:	21194																												
Lender Case #:																													
Client File #:																													
FHA/VA Case #:																													
Main File # on form:	21194																												
Other File # on form:																													
Federal Tax ID:																													
Employer ID:																													
DESCRIPTION																													
<p>Lender: Lizette Alejandro Pena Client: Lizette Alejandro Pena Purchaser/Borrower: Lizette Alejandro Pena Property Address: A-10, 1 St, Los Lirios Dev. City: Juncos County: Juncos State: PR Zip: 00777 Legal Description:</p>																													
FEES																													
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"></th> <th style="text-align: right;">AMOUNT</th> </tr> </thead> <tbody> <tr> <td>Appraiser Report URAR-1004-UAD</td> <td style="text-align: right;">250.00</td> </tr> <tr> <td></td> <td style="text-align: right;">SUBTOTAL</td> </tr> <tr> <td></td> <td style="text-align: right;">250.00</td> </tr> </tbody> </table>			AMOUNT	Appraiser Report URAR-1004-UAD	250.00		SUBTOTAL		250.00																				
	AMOUNT																												
Appraiser Report URAR-1004-UAD	250.00																												
	SUBTOTAL																												
	250.00																												
PAYMENTS																													
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"></th> <th style="text-align: right;">AMOUNT</th> </tr> </thead> <tbody> <tr> <td>Check #: Date: Description:</td> <td style="text-align: right;"></td> </tr> <tr> <td>Check #: Date: Description:</td> <td style="text-align: right;"></td> </tr> <tr> <td>Check #: Date: Description:</td> <td style="text-align: right;"></td> </tr> <tr> <td></td> <td style="text-align: right;">SUBTOTAL</td> </tr> <tr> <td></td> <td style="text-align: right;">0</td> </tr> <tr> <td style="text-align: right;">TOTAL DUE</td> <td style="text-align: right;">\$ 250.00</td> </tr> </tbody> </table>			AMOUNT	Check #: Date: Description:		Check #: Date: Description:		Check #: Date: Description:			SUBTOTAL		0	TOTAL DUE	\$ 250.00														
	AMOUNT																												
Check #: Date: Description:																													
Check #: Date: Description:																													
Check #: Date: Description:																													
	SUBTOTAL																												
	0																												
TOTAL DUE	\$ 250.00																												

APPRAISAL OF REAL PROPERTY



LOCATED AT
A-10, 1 St, Los Lirios Dev.
Juncos, PR 00777

FOR
Lizette Alejandro Pena
A-10 1 St Lirios
Juncos, PR

AS OF
05/04/2021

BY
José J. Pacheco-Carrasquillo, EPA720, RC34
Jose J Pacheco-Carrasquillo-EPA720-RC34
Corrientes Dev., CO-31 Rio Grande St
Trujillo Alto, PR 00976
(787) 616-8188
jjpacheco720@gmail.com

Borrower	Lizette Alejandro Pena	File No.	21194		
Property Address	A-10, 1 St, Los Lirios Dev.				
City	Juncos	County	Juncos		
Lender/Client	Lizette Alejandro Pena	State	PR	Zip Code	00777

TABLE OF CONTENTS

Cover Page	1
Letter of Transmittal	2
FIRREA/USPAP Addendum	3
Quick Home Appraisal - Value Estimate	4
Subject Photos	5
Interior Photos	6
Building Sketch	7
Comparable Photos 1-3	8
Location Map	9
Location Map	10

Jose J Pacheco-Carrasquillo-EPA720-RC34
Corrientes Dev., CO-31 Rio Grande St
Trujillo Alto, PR 00976
(787) 616-8188

05/13/2021

Lizette Alejandro Pena
A-10 1 St Lirios
Juncos, PR

Re: Property: A-10, 1 St, Los Lirios Dev.
Juncos, PR 00777
Borrower: Lizette Alejandro Pena
File No.: 21194

Opinion of Value: \$ **70,500.00**
Effective Date: 05/04/2021

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



José J. Pacheco-Carrasquillo, EPA720, RC34
License or Certification #: RC34
State: PR Expires: 06/30/2023
jjpacheco720@gmail.com

FIRREA / USPAP ADDENDUM						
Borrower	Lizette Alejandro Pena					File No. 21194
Property Address	A-10, 1 St, Los Lirios Dev.					
City	Juncos	County	Juncos	State	PR	Zip Code 00777
Lender/Client	Lizette Alejandro Pena					
Purpose						
The purpose of this appraisal report is to estimate the Market Value of the Fee Simple Estate of a single family residential property as of the effective date of this Appraisal Report.						
Scope of Work						
The scope of the appraisal includes the following: The appraiser secured from the owners pertinent documents regarding the subject property such as: legal deed, property tax documents and any other documents necessary for the appraisal report. Collection of data pertaining to the physical and legal aspects for the property being appraised. This includes, subject photos, visual interior and exterior inspection, measurements of subject property and permanent improvements. Evaluation of subject neighborhood. Amenities include availability of government services (Electric Power, Water, Telephone, Garbage Collection etc.) and adequate access to Hospitals, Schools, Employment Centers, Supermarkets, Pharmacies and other supporting facilities. The neighborhood also was studied with regards to economic and social composition, noise, environmental hazards and whether subject site could be in a flood hazard area. The development of the Cost Approach, Direct Sales Approach and the income approach is not considered to be meaningful. Based on the analysis performed of subject property and its market area, the appraiser arrived at a final opinion of value for the subject property in Fee Simple Estate.						
Intended Use/ Intended User						
Intended Use: The intended user of this appraisal report is Client.						
Intended User(s): The intended user of this appraisal report is						
History of Property						
Current listing information: No current agreement of sales, listing or option was reported for the subject property over the past three years.						
Prior sale: None						
Exposure Time / Marketing Time						
Exposure time was estimated at approximately 90 days. Marketing time was estimated over six months.						
Personal (non-realty) Transfers						
None						
Additional Comments						
INCOME APPROACH: The subject property is located in an area of primarily owner-occupied single family residences and the income approach is not considered to be meaningful. For this reason, the income was not used.						
TYPE OF APPRAISAL AND APPRAISAL REPORT This appraisal report has been prepared in compliance with the Uniform Standards of Professional Appraisal Practice, it is a Summary Appraisal Report as described in USPA 2020-2021 edition.						
CONDITIONS OF APPRAISAL All the information concerning site size, the owner name and the legal description were provided to us by the client and we consider the same to be truthfully and correct even though we do not warrant at the same time. Please read this report carefully, and in the case of any doubt or missing information in this appraisal report, please let us know immediately so any necessary corrections can be made.						
Certification Supplement						
<ol style="list-style-type: none"> This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or an approval of a loan. My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result or the occurrence of a subsequent event. 						
						
Appraiser:	José J. Pacheco-Carrasquillo, EPA720, RC34					Supervisory Appraiser: _____
Signed Date:	05/13/2021					Signed Date: _____
Certification or License #:	RC34					Certification or License #: _____
Certification or License State:	PR	Expires:	06/30/2023		Certification or License State: _____	Expires: _____
Effective Date of Appraisal:	05/04/2021					Inspection of Subject: <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior Only <input type="checkbox"/> Interior and Exterior



QUICK HOME APPRAISAL

APPRAISAL VALUE ESTIMATE

File No.: 21194

SUBJ.	Property Address: A-10, 1 St, Los Lirios Dev. County: Juncos Property Type: <input checked="" type="checkbox"/> Single Family <input type="checkbox"/> Condominium <input type="checkbox"/> Other (describe) 18.225833, -65.93129441			City: Juncos Assessor's Parcel #: 227-071-352-10-000	State: PR Zip Code: 00777				
SALES COMPARISON APPROACH	FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3		
	Address	A-10 1 St Los Lirios Dev Juncos, PR 00777	O-223 San Felipe St Lirios Cala Juncos, PR 00777		J-142 San Martin St Lirios Cala Juncos, PR 00777		D-25 3 St, Diamari Juncos, PR 00777		
	Proximity to Subject		0.73 miles S		0.63 miles SW		0.13 miles NW		
	Sale Price	\$	\$ 87,150		\$ 80,000		\$ 95,000		
	Sale Price/GLA	\$ /sq.ft.	\$ 94.11 /sq.ft.		\$ 88.11 /sq.ft.		\$ 114.73 /sq.ft.		
	Data Source(s)	PRCSDS #255171			PRCSDS #255237		Tasamax -126146		
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	
	Sales or Financing Concessions	ArmLth FHA:0			ArmLth FHA:0		ArmLth FHA:5000	-5000	
	Date of Sale/Time	12/22/2020			12/11/2020		06/19/2020		
	Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
	Location	N;Res;	N;Res;		N;Res;		N;Res;		
	Site	312 sqm	325 sqm	-1000	347 sqm		-3000	338 sqm	-2000
	View	N;Res;	N;Res;		N;Res;		N;Res;		
	Floor Level	1 floor	1 floor		1 floor		1 floor		
	Quality of Construction	Average Q4	Q4		Q4		Q4		
Age	21	21		21		35	0		
Condition	Average C4	C4		C4		C3	-12000		
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths			
Room Count	6 3 1	6 3 2		6 3 2		6 3 1			
Gross Living Area	855 sq.ft.	926 sq.ft.	-3500	908 sq.ft.	-2500	828 sq.ft.	1500		
Basement & Finished	Osf	Osf		Osf		Osf			
Rooms Below Grade	None	None		None		None			
Heating/Cooling	None	WH/Split		WH/Wall		WH/Wall			
Garage/Carport	1cp1dw	2ga1dw	-2000	2ga1dw	-2000	1cp1dw			
Porch/Patio/Deck	Porch,Pa,IG	Porch,Pa,IG		Pa,IG		Pa,IG			
Other	Laundry	Terrace,HBath	-10000	Laundry		Laundry			
Other	Fences	Fences		Fences		Fences			
Net Adjustment (Total)	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -16,500		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -7,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -17,500		
Adjusted Sale Price of Comparables		\$ 70,650			\$ 72,500		\$ 77,500		
This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.									
Estimated Range of Value by Sales Comparison Approach \$ 70,500.00									
Reconciliation / Comments Sales analysis demonstrates a range of value from \$70,650 TO \$77,500 with a most probable market value of \$70,650 rounded to \$70,500. All comparable sales are from the subject development. The gross living area was adjusted at \$50 per S/F at depreciated value. The site was adjusted at \$85 S/M. Personal property is not included in the final estimated value. Comparable sale #1 is over six months, but less than one year old. Other improvements were adjusted at their contributory value. The sales included are the best indicators of value for the subject property, the bracketing method was possible in this assignment.									
SIGNATURE	APPRAISER 			SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable) Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date of Report (Signature): _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____					

Borrower	Lizette Alejandro Pena		
Property Address	A-10, 1 St, Los Lirios Dev.		
City	Juncos	County	Juncos
Lender/Client	Lizette Alejandro Pena		



Subject Front

A-10 1 St Los Lirios Dev

Sales Price

Gross Living Area 855

Total Rooms 6

Total Bedrooms 3

Total Bathrooms 1

Location N;Res;

View N;Res;

Site 312 sqm

Quality Average Q4

Age 21



Subject Rear



Subject Street

Interior Photos

Borrower	Lizette Alejandro Pena		
Property Address	A-10, 1 St, Los Lirios Dev.		
City	Juncos	County	Juncos
Lender/Client	Lizette Alejandro Pena		



1 Bedroom



2 Bedroom



3 Bedroom



Kitchen



Living



Dining



1 Bath

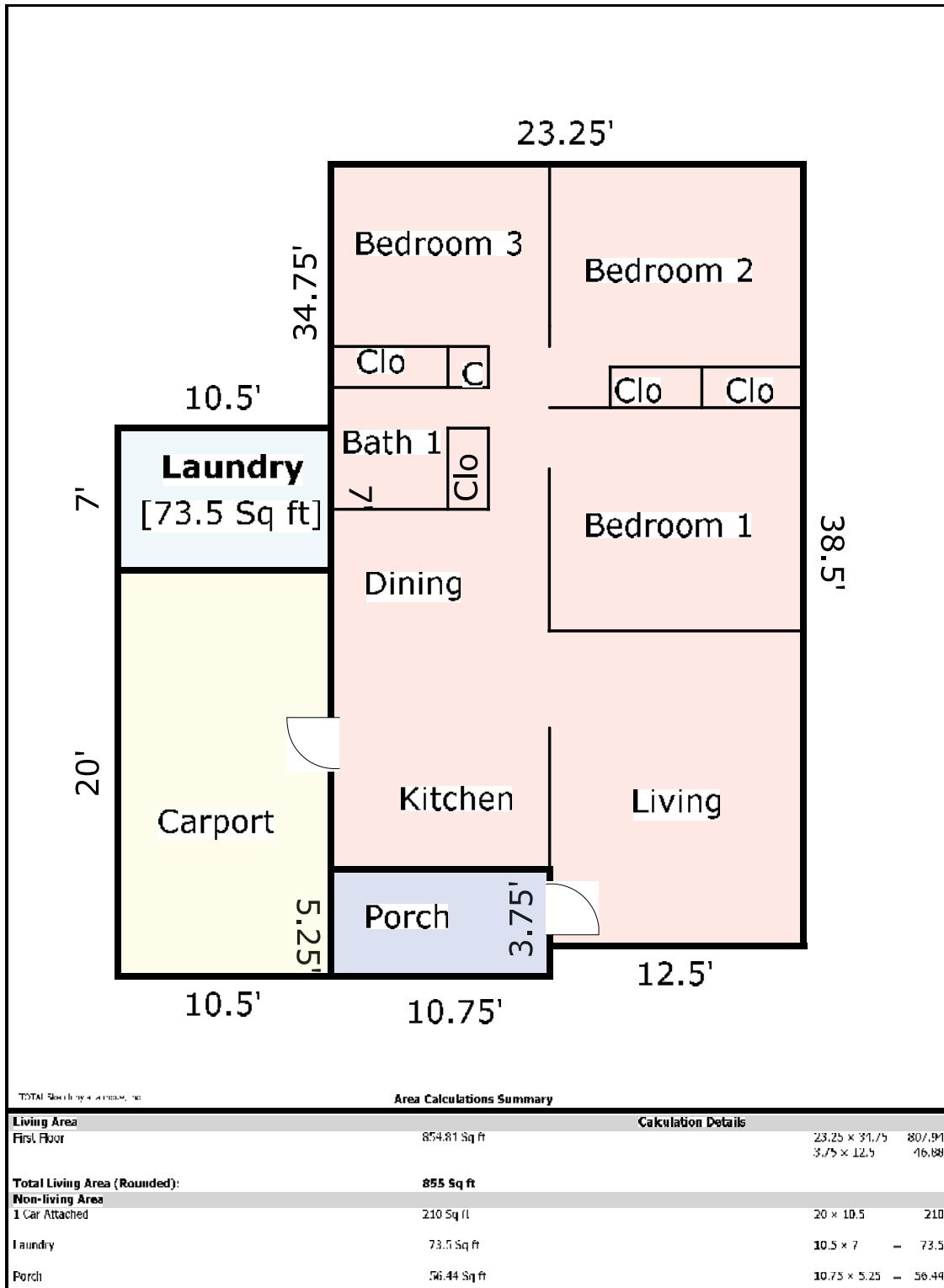


Carport



Building Sketch

Borrower	Lizette Alejandro Pena		
Property Address	A-10, 1 St, Los Lirios Dev.		
City	Juncos	County	Juncos
Lender/Client	Lizette Alejandro Pena	State	PR
		Zip Code	00777



Borrower	Lizette Alejandro Pena		
Property Address	A-10, 1 St, Los Lirios Dev.		
City	Juncos	County	Juncos
Lender/Client	Lizette Alejandro Pena		



Comparable 1

O-223 San Felipe St Lirios Cala
 Prox. to Subject 0.73 miles S
 Sale Price 87,150
 Gross Living Area 926
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2
 Location N;Res;
 View N;Res;
 Site 325 sqm
 Quality Q4
 Age 21

18.21537,-65.93273



Comparable 2

J-142 San Martin St Lirios Cala
 Prox. to Subject 0.63 miles SW
 Sale Price 80,000
 Gross Living Area 908
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2
 Location N;Res;
 View N;Res;
 Site 347 sqm
 Quality Q4
 Age 21

18.2171,-66.9349



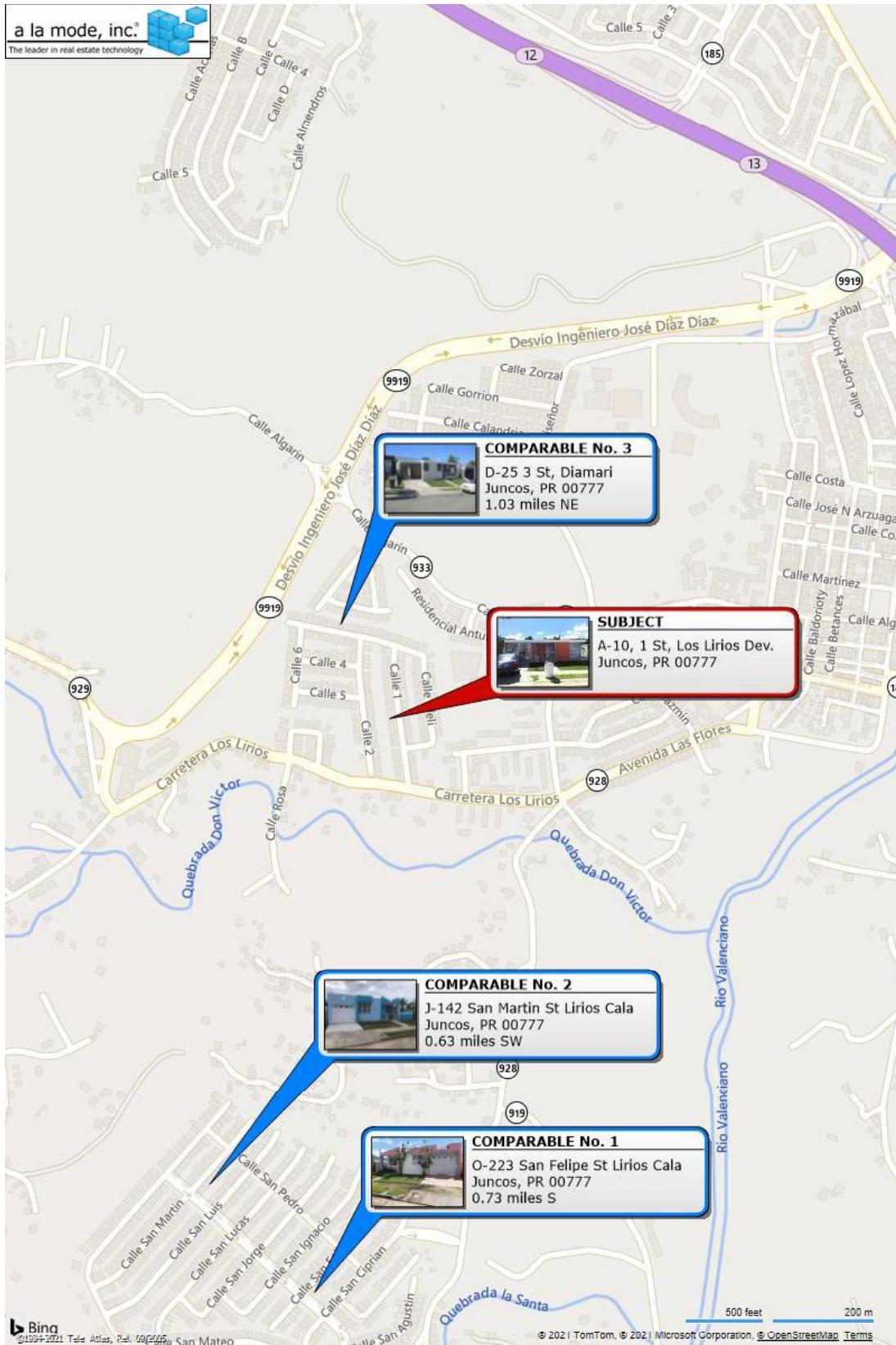
Comparable 3

D-25 3 St, Diamari
 Prox. to Subject 0.13 miles NW
 Sale Price 95,000
 Gross Living Area 828
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1
 Location N;Res;
 View N;Res;
 Site 338 sqm
 Quality Q4
 Age 35

18.22754, -65.932206

Location Map

Borrower	Lizette Alejandro Pena		
Property Address	A-10, 1 St, Los Lirios Dev.		
City	Juncos	County	Juncos
Lender/Client	Lizette Alejandro Pena		



Location Map

Borrower	Lizette Alejandro Pena		
Property Address	A-10, 1 St, Los Lirios Dev.		
City	Juncos	County	Juncos
Lender/Client	Lizette Alejandro Pena	State	PR
		Zip Code	00777



Fill in this information to identify your case:

Debtor 1	LIZETTE ALEJANDRO PENA		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		DISTRICT OF PUERTO RICO, SAN JUAN DIVISION	
Case number (if known)	<u>21-00066</u>		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
URB LOS LIRIOS A10 BARRIO LOS LIRIOS Juncos PR, 00777 County : JUNCOS Line from <i>Schedule A/B</i> : 1.2	\$70,500.00	<input checked="" type="checkbox"/> \$10,439.75 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(1)
LIVING ROOM SET, DINING ROOM SET, STOVE, WASHER, DRYER, MICROWAVE, FRIDGE, KITCHEN UTENSILS, PAND & POTS, ETC Line from <i>Schedule A/B</i> : 6.1	\$4,000.00	<input checked="" type="checkbox"/> \$4,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
3 TV, SMARTPHONE, PC & PRINTER, TABLET Line from <i>Schedule A/B</i> : 7.1	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
CLOTHING Line from <i>Schedule A/B</i> : 11.1	\$2,500.00	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)
GOLD EARRINGS & CHAIN, WATCH, BRACELET Line from <i>Schedule A/B</i> : 12.1	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(4)

Debtor 1	<u>ALEJANDRO PENA, LIZETTE</u>	Case number (if known)	<u>21-00066</u>
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim
		Copy the value from Schedule A/B	Check only one box for each exemption.
CASH ON HAND Line from Schedule A/B: 16.1		<u>\$75.00</u>	<input checked="" type="checkbox"/> <u>\$75.00</u>
			<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit
JOIN CHECKING ACCT #1419 BANCO ORIENTAL JOINT ACCT W/ HECTOR LOZADA Line from Schedule A/B: 17.1		<u>\$508.00</u>	<input checked="" type="checkbox"/> <u>\$508.00</u>
			<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit
BANCO POPULAR PUERTO RICO CHECKING ACCT #2671 DIRECT DEPOSIT SALARY. CHECKS IN TRANSIT #128 & #129 & OTHER TRANSACTIONS IN TRANSIT AT PETITION DATE HAVE BEEN REDUCED TO REACH TRUE BALANCE AS OF PETITION DATE Line from Schedule A/B: 17.3		<u>\$1,084.57</u>	<input checked="" type="checkbox"/> <u>\$1,084.57</u>
			<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit
SAVINGS ACCT #4953 CFSE COOP FROM SAVINGS DEBITED FROM SALARY @ \$170 MONTHLY Line from Schedule A/B: 17.4		<u>\$1,050.68</u>	<input checked="" type="checkbox"/> <u>\$1,050.68</u>
			<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit
RETIREMENT AMOUNT ACCRUED DURING 19 YEARS OF SERVICE Line from Schedule A/B: 21.1		<u>\$29,686.00</u>	<input checked="" type="checkbox"/> <u>\$29,686.00</u>
			<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit
2020 ESTIMATED I/T REFUND IF ANY REFUND IS REC'D FOR 2020, PORTION NOT EXEMPT WILL BE TURNED OVER TO TRUSTEE UPON REQUEST Line from Schedule A/B: 28.1		<u>\$366.00</u>	<input checked="" type="checkbox"/> <u>\$366.00</u>
			<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit
<p>3. Are you claiming a homestead exemption of more than \$170,350? (Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>			

Fill in this information to identify your case:

Debtor 1	LIZETTE ALEJANDRO PENA
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO, SAN JUAN DIVISION
Case number (If known)	21-00066

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:
 MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

- Employed
 Not employed

Debtor 2 or non-filing spouse

- Employed
 Not employed

Occupation

AUXILIAR SECRETARY

Employer's name

**CORPORACION FONDO DEL
SEGURO DEL ESTADO**

Employer's address

How long employed there?

19 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1	For Debtor 2 or non-filing spouse
--------------	--------------------------------------

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.
3. Estimate and list monthly overtime pay.
4. Calculate gross Income. Add line 2 + line 3.

2. \$ 3,427.00	\$ N/A
3. +\$ 0.00	+\$ N/A
4. \$ 3,427.00	\$ N/A

Debtor 1 ALEJANDRO PENA, LIZETTE

Case number (if known)

21-00066

Copy line 4 here	For Debtor 1	For Debtor 2 or non-filing spouse
5. List all payroll deductions:	4. \$ <u>3,427.00</u>	\$ <u>N/A</u>
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>238.72</u>	\$ <u>N/A</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>291.30</u>	\$ <u>N/A</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ <u>N/A</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ <u>N/A</u>
5e. Insurance	5e. \$ <u>8.56</u>	\$ <u>N/A</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>N/A</u>
5g. Union dues	5g. \$ <u>0.00</u>	\$ <u>N/A</u>
5h. Other deductions. Specify: _____	5h.+ \$ <u>0.00</u>	+ \$ <u>N/A</u>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <u>538.58</u>	\$ <u>N/A</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>2,888.42</u>	\$ <u>N/A</u>
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>0.00</u>	\$ <u>N/A</u>
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ <u>N/A</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ <u>N/A</u>
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ <u>N/A</u>
8e. Social Security	8e. \$ <u>0.00</u>	\$ <u>N/A</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <u>0.00</u>	\$ <u>N/A</u>
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ <u>N/A</u>
8h. Other monthly income. Specify: <u>Income-Ex-Civil Companion</u> TAX REFUNDS XMAS BONUS	8h.+ \$ <u>450.00</u>	+ \$ <u>N/A</u>
	\$ <u>25.00</u>	\$ <u>N/A</u>
	\$ <u>50.00</u>	\$ <u>N/A</u>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <u>525.00</u>	\$ <u>N/A</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>3,413.42</u>	+ \$ <u>N/A</u> = \$ <u>3,413.42</u>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ <u>0.00</u>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ <u>3,413.42</u>	
13. Do you expect an increase or decrease within the year after you file this form?	Combined monthly income	
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	LIZETTE ALEJANDRO PENA
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO, SAN JUAN DIVISION
Case number (If known)	21-00066

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2. Yes. Fill out this information for
each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	19	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

Your expenses	
4. \$	709.00
4a. \$	0.00
4b. \$	0.00
4c. \$	0.00
4d. \$	50.00
5. \$	240.00

Debtor 1 ALEJANDRO PENA, LIZETTE

Case number (if known) 21-00066

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>200.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>110.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>57.00</u>
6d. Other. Specify: DAUGHTER'S UNIVERSITY APT BOOK MATERIALS UNIVERSITY	6d. \$ <u>400.00</u>
	\$ <u>42.00</u>
7. Food and housekeeping supplies	7. \$ <u>750.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>150.00</u>
10. Personal care products and services	10. \$ <u>70.00</u>
11. Medical and dental expenses	11. \$ <u>100.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>0.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>75.00</u>
14. Charitable contributions and religious donations	14. \$ <u>60.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>0.00</u>
15d. Other insurance. Specify:	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify:	17c. \$ <u>0.00</u>
17d. Other. Specify:	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify:	\$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify:	21. +\$ <u>0.00</u>
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ <u>3,013.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u>3,013.00</u>
22c. Add line 22a and 22b. The result is your monthly expenses.	
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>3,413.42</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>3,013.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <u>400.42</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	Explain here: _____